

ABSTRACT

A remote security key encoding system comprising a client system containing a client identity, a client location and client account information, a service provider system connected to the client system via an Internet connection, and a financial institution system, connected to the client system and the service provider system via the Internet. When, over the Internet a client requests the encoding of a security key, the service provider system identifies the client, authenticates the client location, confirms that the client's account status is above some predetermined threshold, and encodes the security key per the client request. The client has the option of paying in advance for the key encoding services, and may replenish the client account at any time by logging onto the service provider's system.